



Connections

News from the Connecticut District Office

Bernard M. Sweeney, District Director

January 2007

U.S. Small Business Administration Connecticut District Office

330 Main Street 2nd Floor
Hartford, Connecticut 06106-1800
(860) 240-4700
(860) 240-4659
www.sba.gov/ct

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FEBRUARY 9

Government Contracting 101
9:00 a.m. - 12:00 p.m.
Gateway Community College
60 Sargent Drive
New Haven, CT
For more information contact
Lisa Powell @ (860) 240*4892 or
Lisa.Powell@sba.gov

**STAY TUNED FOR INFORMATION ON
CONNECTICUT'S SMALL BUSINESS
2007 AWARD WINNERS AND
CELEBRATION**

*All of the SBA's programs and services
are provided to the public on a
nondiscriminatory basis.*

From the Desk of the District Director



The holidays are here and gone and another year has passed.

As we at the Connecticut District Office look back on our successes on so many fronts this past year to advance our commonly held commitment to Connecticut's small businesspersons; your hard work has been an important part of helping small business owners create new jobs, drive innovation and competitiveness, and change the face of depressed areas in our state.

The Connecticut District Office assisted in helping the Gulf Coast region torn apart by Hurricane Katrina, by processing disaster loans so people could begin the process of rebuilding their lives. I am delighted to report that the SBA Connecticut District Office placed fourth nationally for the highest number of Katrina Disaster Loans processed by an SBA District Office.

We closed the year with a national portfolio representing almost \$80 billion of SBA-supported capital in the hands of Americans; nearly \$80 billion in federal procurements went to small businesses in fiscal year 2006; and well in excess of one million small businesses received counseling over the past year.

We make a tremendous difference in the lives of Americans, both the small business owners we serve and the people who benefit from their success. As we look to 2007, we in Connecticut are proud to have a new host for our Small Business Development Program, the Connecticut State Universities. Central Connecticut State University (CCSU) will serve as the head center. I am proud to announce a new network of counseling and training which will consist of SBA's resource partners of SCORE and our new SBDC. We have put together a true partnership, which will better serve small businesses in Connecticut by getting help faster and assisting in Capital Access to all our banks in the state.

I ask all of you to embrace our mission as your own, and bring a renewed sense of purpose and energy to the cause we serve. I am looking for your partnership in assisting the new CSBDC at CCSU, and hope your organization will be a part of this renewed mission.

In my first two years as SBA District Director for the State of Connecticut, I have formed partnerships with the State of Connecticut's Department of Economic Community Development thus making SBA a full partner in assisting Governor Rell in her economic development plans.

Our thoughts and prayers go out to those heroes in our military forces who risk their lives on a daily basis. I thank all of you who participated in programs to assist Connecticut's military families at home to continue to operate the family business while a loved one is serving their country. In addition, let us all not forget those who have made the supreme sacrifice by laying down their lives for this great country.

Please accept my best wishes for peace and happiness and a safe and successful Happy New Year. From the SBA Connecticut District Office family to yours, Happy New Year!

Bernard M. Sweeney

We Would Love to Hear of Your Success

Do you know an SBA client that meets the following criteria; in business for at least 3 years, has shown an increase in the number of employees or growth in revenue; involvement in their community? We would like to pass your stories on to local and national media, use them on our website, include them in our *Connecticut Connections* newsletter, and highlight them while doing radio and TV interviews. For more information please call Debra Dillon at (860) 240-4654 or email Debra.Dillon@sba.gov.

Connecticut District Office Staff

(860) 240-4700 – Phone
(860) 240-4659 – Fax

Bernard Sweeney Bernard.Sweeney@sba.gov 240-4670
District Director

Greta Johansson Greta.Johansson@sba.gov 240-4672
Deputy District Director

Hugh Curley Hugh.Curley@sba.gov 240-4650

Debra Dillon Debra.Dillon@sba.gov 240-4654

Lorraine Green Lorraine.Green@sba.gov 240-4890

Ken Hayden Kenneth.Hayden@sba.gov 240-4889

Edie Moccia Edith.Moccia@sba.gov 240-4671

Nicole Parent Nicole.Parent@sba.gov 240-4896

Lisa Powell Lisa.Powell@sba.gov 240-4892

Jessica Rivera Jessica.Rivera@sba.gov 240-4638

Stephanie Scott Stephanie.Scott@sba.gov 240-4637

P. Edgardo Tarrats P.Edgardo.Tarrats@sba.gov 240-4657

William Tierney William.Tierney@sba.gov 240-4894

SCORE 240-4639

Does your Church or Community Organization provide a public service? Are you interested in possible government funding to help? If so, visit www.fbcj.gov to find out how the SBA Faith-Based & Community Initiatives can help or call Debra Dillon at (860) 240-4654 or Debra.Dillon@sba.gov

Meet the Host of CSBDC

Dr. David G. Carter, Sr. Chancellor



Dr. Carter has served as the chancellor of the Connecticut State University System since 2006. He is responsible for seeing that the policies, directives and decisions of the Board of Trustees are carried out. Dr. Carter is also responsible for providing oversight for the management and operations of the CSU System, which includes four universities – Central Connecticut State University in New Britain, Eastern Connecticut State University in Willimantic, Southern Connecticut State University in New Haven and Western Connecticut State University in Danbury. Carter has also served as President of ECSU, professor and member of the graduate faculty in the Department of Education Administration at the University of Connecticut.

John W. Miller, President CCSU

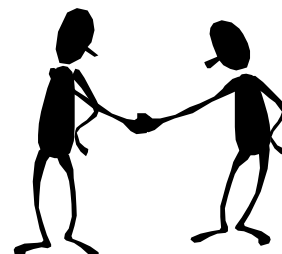
Jack Miller began his duties as the President of CCSU in 2005. Prior to coming to Connecticut, he served as Chancellor at the University of Wisconsin-Whitewater for six years. Mr. Miller has also been Dean of the College Education at Florida State University from 1993-1999. Jack has received numerous national awards, and his annual study of America's Most Literate Cities has been published by *USA Today*, and recognized in over 100 of the largest daily newspapers and on National Public Radio.



Richard C. Mullin, Jr. Managing Director CCSU ITBD



Rick Mullins joined CCSU ITBD as managing Director in November 2002. Mr. Mullin manages the daily operations of the Institute. The Institute has four centers, a combined Training and Applications Center, Conference Center, Procurement Center and Business Incubation Program. Rick has over 19 years of experience in Management Systems.



SBA Success Story

Hosting Connecticut LLC

Windsor, Connecticut

Paula Pierce entered the online business arena in 1996 when she started PaulaWalla Imports (www.paulawalla.com) an online gift shop with unique international products. Paula started her business with three years of experience in importing and customer relations. She sourced colorful dyed denim bags from South Africa and brass cordial sets from India and created a website from which to sell them. Like most new business owners, she looks back at some missteps made in the early stages, but also enjoyed some great successes including securing a large wholesale account, the What On Earth catalog.

In 2000, Paula upgraded her website building skills and started offering website design services to other local businesses under her name PaulaWalla Web Design. Paula's initial marketing efforts consisted of cold calling and in-person client meetings, which resulted in a small but growing list of design clients. To supplement the initial revenues, she started offering website support services to her web hosts' other clients by email.

Her web host, JaggFX, was a company Paula found online through a national business discussion list. It was only after she started offering JaggFX her support services that she found out the owner lived, not only in CT, but also in the same town, just ten minutes away.

By the end of 2002, business was going smoothly and the relationship was so productive that the two merged to become Hosting Connecticut, LLC. At that point, Paula contacted Sean McGuire for assistance with her plans. Sean is the business counselor of the CSBDC (CT Small Business Development Center) a resource partner of the SBA, located at the Asnuntuck Community College in

Enfield, CT. Together with Paula and Sean's expertise, they reviewed the draft of her new plans in detail with knowledge, perception and vision. The target markets, needed services, differentiation, strengths of the individual companies and how to best offer the larger array of services the merger would allow them to provide. The business planning worksheets book and business counseling Mr. McGuire provided were invaluable to her and the business.

Once the new business was launched in January 2003, Paula put into action a plan to facilitate the growth of the business. They joined the Windsor Chamber of Commerce and Paula began networking with local businesses. Attending many networking events, and enjoying a good rapport with business owners Paula soon found herself being sought out for website advice and began signing up new clients weekly. Paula's efforts have increased her business threefold.

Hosting Connecticut has helped many of their clients achieve record online sales. One client, www.HuskyWear.com, a UCONN Husky apparel and gift site saw a 25% increase in sales after Hosting Connecticut installed a "Tell a Friend" script. "There are a lot of little things you can do to improve the success of a website, it's not always necessary to revamp an entire site to get results," says Paula.

In 2004, Paula bought out her partner's half of the business and became sole owner of the web development business. She set her full vision for the business in motion making significant changes by upgrading and adding new servers and offering more design and content management options.

In 2005, Paula entered into a strategic partnership with a local software developer, Invisible Gold to provide the flexible self-editing website tool to Hosting Connecticut's services.

Hosting Connecticut now offers a full range of website services including hosting and design for the small and medium size business as well as community groups and individuals.

The company had a banner year in 2006 especially for the hosting side of the business with Client referrals at an all time high and with new clients being added daily.

Hosting Connecticut LLC

180 Rainbow Road

Windsor, CT 06095

(860) 683-4201

www.hostingct.com

Small Business Development Centers (SBDC)

The Small Business Development Center (SBDC) program is the nation's largest government-funded small business management and technical assistance program. The SBDC boasts 63 lead centers and more than 900 service delivery points throughout the United States and its territories.

The SBDC offers up-to-date counseling; training and technical assistance in all aspects of small business management to both current and potential small business owners.

For more information on the Connecticut Small Business Development Centers (CSBDC) contact Bill Tierney at (860) 240-4894 or email william.tierney@sba.gov.

SBA Lenders Corner

CONNECTICUT DISTRICT OFFICE FY 2007 TOP LENDERS AS OF DECEMBER 31, 2006

NAME OF LENDER	# OF LOANS	LOAN AMOUNT
Bank of America	32	\$ 915,100
Citizens Bank	26	\$ 1,217,200
Capital One	24	\$ 1,025,000
Webster Bank	23	\$ 1,795,000
CIT Small Business Lending Corp.	14	\$ 6,337,000
Sovereign Bank	12	\$ 1,572,000
Newtown Savings Bank	12	\$ 1,199,500
TD Banknorth	11	\$ 880,900
JP Morgan Chase Bank	11	\$ 453,000
Connecticut Community Investment Corp.	10	\$ 2,372,000
TOTAL LOANS	265	\$41,381,494

504 LOANS			
NAME OF LENDER	# OF LOANS	CDC PORTION	3 rd PARTY
National Cooperative Bank	02	\$836,000	\$ 1,155,000
The Connecticut Bank & Trust Co.	02	\$608,000	\$ 769,869
Webster Bank	02	\$395,000	\$ 473,750
Zions First National Bank	02	\$369,000	\$ 493,500
Essex Savings Bank	02	\$342,000	\$ 425,000
Castle Bank	02	\$100,900	\$ 686,500
TOTAL LOANS	18	\$2,414,900	\$3,653,550

Business.gov

Business.gov, the official business link to the U.S. government can help save time and money on tax-related tasks for businesses by providing federal forms for employers facing January tax reports. The Business.gov website provides a search engine, which will enable businesses to locate the forms they need and will assist them in finding the correct federal agency.

The U.S. Government's Official Hub for Federal Forms, Business.gov enables businesses to search by form number, or keyword in a catalog of 5,400 business and citizen forms. Visitors to the site may also view how-to topics on federal and state taxes in the Business Resource Library.

The U.S. Small Business Administration in partnership with 21 other federal agencies manages business.gov. For more information visit www.business.gov.

Connecticut's New CSBDC



L to R, Dr. Jack Miller, Pres. CCSU; Dr. David Carter, Chancellor CSU; Larry McHugh, Chairman of the Board, CSU Board of Directors; Rick Mullins; Bernard M. Sweeney, District Director